Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-72 (Canceled)

73.   (New) A method, comprising:

receiving, via a network, a payment request to make a payment on behalf of a payor to a payee;

determining whether or not the payee is a registered member based at least in part on the payment request;

if the payee is a registered member, causing funds to be released in the amount of the payment upon the occurrence of at least one first triggering event; and

if the payee is not a registered member, causing funds to be released in the amount of the payment upon the occurrence of at least one second triggering event.

74.   (New) The method of Claim 73, further comprising securing the funds from an account of the payor.

75.   (New) The method of Claim 74, wherein the account of the payor is a credit account, a deposit account, a savings account, or a brokerage account of the payor.

76.   (New) The method of Claim 74, wherein securing the funds from the account of the payor is performed prior to the occurrence of the at least one first triggering event or the at least one second triggering event.

77.   (New) The method of Claim 74, wherein the secured funds are credited to an account of a service provider prior to release of the funds.

78.   (New) The method of Claim 73, wherein releasing the funds includes releasing the funds

to an account of the payee.

79.   (New) The method of Claim 78, wherein the account of the payee is a credit account, a deposit account, a savings account, or a brokerage account of the payee.

80.   (New) The method of Claim 73, wherein the at least one first triggering event includes at least one of (i) receipt of funds from the payor and (ii) lapse of a predetermined amount of time.

81.   (New) The method of Claim 80, wherein lapse of the predetermined amount of time includes lapse of the predetermined amount of time after initiating a debit of the funds from an account of the payor.

82.   (New) The method of Claim 73, wherein the at least one first triggering event includes receiving at least a unique identifier from the payee.

83.   (New) The method of Claim 73, wherein the at least one second triggering event includes receiving notification of registration of the payee.

84.   (New) The method of Claim 83, further comprising securing the funds from an account of the payor subsequent to the occurrence of the at least one second triggering event.

85.   (New) The method of Claim 83, wherein the at least one second triggering event further includes at least one of (i) receipt of funds from the payor and (ii) lapse of a predetermined amount of time after initiating a debit of the funds from the account of the payor.

86.   (New) The method of Claim 83, wherein if the payee is not a registered member and if the second triggering event does not occur within a predetermined amount of time, returning the funds to an account of the payor.

87.   (New) The method of Claim 73, wherein the payment request includes a payment

amount and a payee identifier.

88.   (New) The method of Claim 87, wherein the payee identifier is associated with an e-mail address of the payee.

89.   (New) The method of Claim 73, further comprising:

    transmitting a notice to the payee of availability of the funds.

90.   (New) The method of Claim 73, further comprising:

    if the payee is not a registered member, transmitting a notice of availability of the payment to the payee.

91.   (New) The method of Claim 90, wherein the notice further includes a request for the payee to register.

92.   (New) The method of Claim 73, wherein the at least one second triggering event includes non-registration of the payee within a predetermined amount of time, and upon occurrence of the at least one second triggering event, causing funds to be released in the amount of the payment to an account of the payor.

93.   (New) A system, comprising:

    a communications port configured to receive and to transmit information via a network;

    a memory configured to store computer programming and other data; and

    a processor in communication with the communications port and the memory and configured to:

        receive, via the communications port, a payment request to make a payment on behalf of a payor to a payee;

        determine whether or not the payee is a registered member based at least in part on the payment request;

        if the payee is a registered member, cause funds to be released in the amount of

the payment upon the occurrence of at least one first triggering event; and

if the payee is not a registered member, cause funds to be released in the amount of the payment upon the occurrence of at least one second triggering event.

94. (New) The system of Claim 93, wherein the processor is further configured to secure the funds from an account of the payor.

95. (New) The method of Claim 94, wherein the account of the payor is a credit account, a deposit account, a savings account, or a brokerage account of the payor.

96. (New) The system of Claim 94, wherein the processor is configured to secure the funds from the account of the payor is performed prior to the occurrence of the at least one first triggering event or the at least one second triggering event.

97. (New) The system of Claim 94, wherein the secured funds are credited to an account of a service provider prior to release of the funds.

98. (New) The system of Claim 93, wherein the processor is configured to release the funds to an account of the payee.

99. (New) The system of Claim 98, wherein the account of the payee is a credit account, a deposit account, a savings account, or a brokerage account of the payee.

100. (New) The system of Claim 93, wherein the at least one first triggering event includes at least one of (i) receipt of funds from the payor and (ii) lapse of a predetermined amount of time.

101. (New) The system of Claim 100, wherein lapse of the predetermined amount of time includes lapse of the predetermined amount of time after initiating a debit of the funds from an account of the payor.

102.   (New) The system of Claim 93, wherein the at least one first triggering event includes receiving at least a unique identifier from the payee.

103.   (New) The system of Claim 92, wherein the at least one second triggering event includes receiving notification of registration of the payee.

104.   (New) The system of Claim 103 wherein the processor is further configured to secure the funds from an account of the payor subsequent to the occurrence of the at least one second triggering event.

105.   (New) The system of Claim 103, wherein the at least one second triggering event further includes at least one of (i) receipt of funds from the payor and (ii) lapse of a predetermined amount of time after initiating a debit of the funds from the account of the payor.

106.   (New) The system of Claim 103, wherein the processor is further configured to return the funds to the account of the payor if the payee is not a registered member and if the second triggering event does not occur within a predetermined amount of time.

107.   (New) The system of Claim 93, wherein the payment request includes a payment amount and a payee identifier.

108.   (New) The system of Claim 107, wherein the payee identifier is associated with an e-mail address of the payee.

109.   (New) The system of Claim 93, wherein the processor is further configured to transmit a notice to the payee of availability of the funds.

110.   (New) The system of Claim 93, wherein the processor is further configured to:
        if the payee is not a registered member, transmitting a notice of availability of the payment to the payee.

111.   (New) The system of Claim 110, wherein the notice further includes a request for the payee to register.

112.   (New) The system of Claim 93, wherein the at least one second triggering event includes non-registration of the payee within a predetermined amount of time, wherein the processor is further configured to cause funds to be released in the amount of the payment to an account of the payor upon occurrence of the at least one the second triggering event.